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AND BUILDING ASSOCIATION.

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AFRO-AMERICAN BANK.

Two Million Dollars Handled in Four Years.

Solving the Problem of the Afro-Ameri-can's Capacity as a Man and Citizen in the Broader Sense-A Washington (D. C.) Experiment.

[COPYRIGHT 1893.]

Few people familiar with the habits of the Afro-Americans living in Washington prior to 1888 can realize the change that has taken place in their habits. At that time most of the peo-ple employed in the departments not only spent all that they made but were habitual borrowers of brokers who became widely known as "10 per centers," because for every \$10 they advanced they got \$1 rental for the thirty days, or interest at the rate of 120 per cent.

per annum. The "10 "10 per centers" grew in num bers and waxed exceedingly fat, while the department employe appeared to grow leaner and hungrier every year



HON. JOHN R. LYNCH, PRESIDENT.

until the time came, as it invariably did, when he found Washington a good place to leave "on the dead quiet." The brother in black here seemed to live for pleasure and the 10 per centers alone.

When Mr. Cleveland was elected in 1888 there was a very rude awakening in 1888 there was a very rude awakening in the Fool's Paradise. Men who had heretofore spent every penny of the salary they received from the government suddenly became thrifty in the penurious sense. The craze for saving money and buying property spread rupidly. All sorts of business enterprises sprang up as if by magic; bauking, insurance, real estate and mercantile ventures were projected on all sides.

tures were projected on all sides.

Among the ventures projected in 1888 which attracted general attention and has been watched with interest is the Capital savings bank, which numbers among its managers some of the most competent Afro-Americans in the city Its officers are ex-Congressman John R. Lynch (the present fourth auditor of the trensury), president; J. R. Wilder, vice president; H. E. Baker, secretary; L. C. Bailey, treasurer; D. B. McCary, eashier; directors, John R. Lynch, J. A. Pierre, H. E. Baker, Whitefield McKinlay, Jerome A. Johnson, W. E. Mathews, Dr. W. S. Lofton, M. Cole, J. Archie Lewis, J. T. Bradford, Dr. A. W. Tancil, Dr. J. R. Wilder, Prof. James Storum, L. C. Bailey, Prof. W. S. Montgomery.

The company first purchased a building at the corner of New York avenue and Ninth street, northwest, for the sum of \$21,000, and intended to occupy it some day in earrying on their business. The location was not exactly suited to the present needs of their business, and so when they were noti-fied last May that they would be required to give up the rented quarters they were then occupying they set about at once to purchase a building in a more suitable locality. Their efforts resulted in the purchase of their pres-ent elegant building on one of the most prominent business streets in the city of Washington, situated just in the heart of Washington's commercial and finan-cial activity, convenient to the departments and midway between the capi-tol and the white house—F street, between Sixth and Seventh streets, north-

Secretary Henry E. Baker, a graduate of the law department of Howard university and for many years a special



examiner in the patent office, was seen by me and furnished the following interesting and instructive statement of the beginning and progress of one of

ing into a vigorous manhood amid the most unfavorable surroundings, is a feat that neither individuals nor enter-prises perform with frequency. Banks are a commercial necessity in all business centers. They are the medium through which the money property of individuals changes ownership. They touch the money pulse of a community As a rule, therefore, the men who or-ganize banks are men of wide business experience, with ample resources at their command and enjoying a large share of public confidence. Under or dinary circumstances, when these con ditions are lacking, men either haven' the courage to organize a bank or they haven't the luck to succeed at it. would appear from this, therefore, that

educational acquirement, entering here and there into the smaller business avenues and eager to widen the field of our business operations, but unalter-ably handicapped by prejudice which we could neither modify nor control. We had an army of salaried men and women drawing from the government every month, through the public schools and the departmental service, hundreds of thousands of dollars, and a still larger army of honest, earnest wage-earners, who week by week received a large money return for their labor. There was absolutely no central rallying point at which the monetary interest of the colored people concentrated and through which we could prove to the world that we are capable of that sort of business development that makes a people respectable and respected.
"It was under the impulse of senti-

ments such as these that six colored men met one October evening in 1888 in the Capital savings bank was swung open at 804 F street, and the public at large were asked to give us a share of their confidence and their business.

took the form of audacity, and our bank was the quick sensation of the

ored cashier, colored clerks and colored board of directors! 'Impossible!' said we meant to succeed if success were



L. C. BAILEY, TREASURER.

possible, and we worked right along just as if we had a silent partner named Rothschild. And how well have we succeeded? Let's consult our books at this period.

"The day we opened our doors for business our authorized capital stock was \$6,000, though less than one-sixth of that amount had been paid in in actual cash. And after having paid some expenses incident to getting into shape for business we started out with less than \$500 in cash in the drawer with which to do a general banking business." Within two and a half months after we started the deposits had run up to \$13,933. During the next year, 1889, our deposits aggregated \$117,136; in 1890 they amounted to \$210,499; 1891, \$247,-244; and for the first six months of the present year the depssits reached the aggregate sum of \$158,218-more than \$26,000 a month, and a total of deposits, up to the close of the present year, of more than \$900,000. This magnificent sum represents in some degree the measure of confidence which the business public her given with ness public has given us. The net re sults of our business transactions have been equally satisfactory and gratifying. With no experience to guide us in the beginning, and having often to combat the antagonism and meet the prejudices of unfriendly rivals in the same line of business, it is not to be wondered at that we made some mis-takes and sustained some losses, but these have been comparatively few.

we have any reason to expect will confront us again. Nothing succeeds like success, and having shown what is pos-sible of accomplishment in this direc-

When a showing such as this can be made from such unpromising begin-nings in four years, it is safe to conclude that these people have capacity for something higher than they have

there are several private bankers here who are conducting a prosperous business, and the managers of the True Reformers, who have a successful bank at Richmond, recently purchased a piece of property here for \$40,000, upon which they propose to erect a bank building

T. THOMAS FORTUNE.

HAUNTED STATUES

Ancient Egyptians Believed That Images Were Autmated by Spirits. When Darius I., according to Hero-

priests objected on the ground that Sesostris was a greater conqueror than he. The statue in question was one of several erected before the temple of Ptah at Memphis, on the borders of the sacred lake, where is now the village of Redreshein. After now the village of Bedreshein. After Memphis became Christian the renown of its monuments died away, and when it perished the stones were removed to serve in building Cairo. One colossus remained to our day, it having been preserved under the sand, and on being unearthed by Caviglia at the beginning

of the century was found to represent Sesostris in his youth.

This colossus has been visited by most tourists in Egypt, says the London Globe. It lay on the sands near the plain of Bedreshein, in a hollow or ditch and many layers. ditch, and was covered with water dur-ing the inundation. The remains of the temple might be traced along the lake, which is still represented by a depression in the ground covered with wheat fields. Of late years Gen. Ste-phenson and Maj. Bagnold, R. E., have excluded the waters from the colossus, raised it on timber supports above the ground and surrounded it by a brick wall. On payment of two piasters, however, it can be seen by the curious.

M. Maspero, the great Egyptologist, re-M. Maspero, the great Egyptologist, relates in a French contemporary that the Arabs had formerly a great awe of this, which they called Abou'l Hol, the "father of fright," as they do the sphinx. The ancient Egyptians, he assures us, believed that statues, divine or human. were animated by a spirit or "double" detached from the soul of the person they represented. This double ate, drank, and spoke or delivered oracles. In later times the double was credited with playing evil tricks on those who approached the statue, and even with killing them. His power could be destroyed by breaking the statue, or at least the features; hence it is that so

to haunt the palms at night, and M. Maspero relates that every time he prayers and hurry on his beast. One evening M. Maspero asked him if he was afraid of some "afaite" and the driver begged him not to speak of such things or some harm would befall him. Presently M. Maspero was thrown from the ass in the middle of the wood and the incident was regarded by the driver as a punishment for his not speaking re-spectfully of the spirit in the statue. Egypt is full of such superstitions. dating from the far past.

WHY JENNY LIND RETIRED.

One matter which must be of interest to every lover of dramatic art, and which has been an enigma to many people, is now for the first time dealt with by one with authority to discuss the question, says a writer in the Century. Why did Jenny Lind quit the stage at the moment of her greatest glory, and many years before her un-rivaled powers had begun to suffer any decay? Some have perhaps reluctantly accepted the widely-prevalent idea that she had come to regard the dramatic profession as an unholy thing which no pure-souled woman could remain in without contamination. Happily this notion can be entertained no longer. Her intimate friend, Froken von Stedingk, with reference to it says: ingk, with reference to it says: "Many suppose this resolution to be the result of pietism. Jenny Lind is as God-fearing as she is pure, but had pictism been the cause, she would, not herself have gone to the play, which she declared she liked to do, to see others act." The fact is that to appreciate her cause. fact is that to appreciate her motive for leaving the stage is to understand the whole character of the woman. Her distaste for it seems to have begun with her first great European success and steadily grew as her fame spread. In 1840 she had lived for ten years a life of incessant hard work on the stage; yet in the following year she wrote from Paris: "Life on the stage has in it something so fascinating that I think, having once tasted it, one can neve feel truly happy away from it." But in 1845, just after her transcendent suc-cess in Berlin. the idea of leaving the stage had not merely occurred to her mind, but had already become a fixed determination. Among the dominant notes of her character were love of home and craving for domestic peace. This craving was to a great extent satisfied while she remained in Stockholm, and especially during the time she lived with the Lindblad family. But when her destiny drew her in relentless triumph to Berlin, Vienna, Copenhagen, London, her domestic instincts were wrenched and tortured, and she found no compensation in all the glitter of her success. "I am convinced," said Herr Brockhaus, in April, 1846, "that she would gladly exchange all her triumphs for simple homely happiness."
That was the secret of the whole matter: And so she formed the resolution to quit the stage forever, a resolution in which she never wavered from 1845, when it first took definite shape, till she carried it out in London in the summer of 1849.

Natural History as a Tranquillizer.
"A patient of Sir William Gull told says a writer in Temple Bar, his physician had recommended him to take up natural history as a tranquillizing study. The question arises, are the men who pursue these studies more free from strife, jealousies and all un-charitableness, than those who are struggling for supremacy in art and litera-ture? Judging from the naturalists I have known, I am inclined to think that, as a rule, they are more tranquil when he said: 'Ere I grow too old, I trust to be able to throw away all pursuits save natural history, and die my mind full of God's facts, instead of

dotus, wished to erect his statue near that of Rameses II. (Sesostris), the

many statues of the Pharoahs have been mutilated by the Arabs.

The spirit of Rameses II. was supposed passed by in the evening toward dusk the driver of his ass would mutter his

An Intimate Friend of the Singer Gives the True Reason.

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President. Vice-President. Sec. and Treas.

THE ROANOKE TRUST, LOAN AND SAFE DEPOSIT COMPANY,
ROANOKE, VA.—NINTH ANNUAL STATEMENT, JAN. 1, 1893. S. W. JAMISON,

RESOURCES. Cash..... 10,131.45

Deposits on certificate ... 191,633.18 Deposits subject to check ... 35,680.58 Dividend No. 18 ... 12,500 00

S754,271.08 | Interest paid on deposits. Fire and Life Insurance. Safe Deposit Boxes for rent. 119 tf 8724:271.68

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Of the Principal Business Houses of Roanoke.

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WM. L. REID, Masonic Temple.

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CITY MARKET.

CHOICE MEATS. BHRADY (keeps the best), stall 6, Market House E. E. CATT, stall No. 1 (sausage a specialty), J. W. HOGAN, Stall FHOMAS NELSON, stall No. 9, W. N SALE, stall No. 16.

CURED HAMS, BEEF, LARD, &c. B. J. KEMP (specialty beef tongues), stall 14. FRESH FISH, OYSTERS AND PRODUCE E. ODELL BROS., City Market. DRESSED FOWLS, VEGETABLES, &c.

S. J. AKERS, City Market. I. W. SIMCOE, City Market. PRODUCE, FISH AND OYSTEFS. 1UDSON & DEAL, 19 Salem svenue E (wholesale, and retail).

N. RENSCH, Stall No. 8.

RAILROADS

N & W Norfolk Western R.B.

SCHEDULE IN EFFECT OCTOBER 30, 1892.

SCHEDULE IN EFFECT OCTOBER 30, 1892.

WESTBOUND, LEAVE BOANGER DAILY.

7:40 a. m. (Washington and Chattanooga limited)
for Bristol and beyond. Stops only at Radford. Pullman sleepers to New Orlean, Memphis and Nashville. Bening car attached.

8:00 a. m. for Radford, Pulaski, Bristol and all,
intermediate stations; also for Bluefield, Pocahontas, Elkhorn, Clinch Va ley Divisionand Louisville via Norton.

7:50 p. m. fc. Radford, Pulaski, and Bristol alsofor Bluefield old occapation; leaves Bluefield
6:10 a. m. dhily for Reneva, Columbus andthe West. Pullman sleepers to Memphis viaChattanooga.

**ROBER AND EACTROUND, LEAVE MONEY PARKET.

the West. Pullman sleepers to Memphis viaChattanooga.

NORTH AND EASTBOUND, LEAVE HOANGE DAILY.
7:15 a. m. for Petersburg, Richmond and
Norfolk.

12:45 p. m. for Washington, Hagerstown, Philadelphia and New York, Pullman sleepe
Roanoke to New York, via Harrisburg and
P. R. R.

12:45 p. m. daily for Richmond and Norfolk. Pulman parlor car to Norfolk, connects at Lynchburg (Union station) with Durham division.
5:10 p. m. for Buena Vista and intermediate stations. No connections beyond.
9:45 p. m. for Richmond and Norfolk. Pullman
sleeper to Norfolk and Lynchburg to Richmond.

12:45 night (Washington and Chattanooga limited) for Washington and Chattanooga limited for Washington and Enchourg to Richmond.

12:45 night (Washington and Chattanooga limited) for Washington and Chattanooga limited for Washington and Lynchburg
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For all additional information apply at ticket office or to W. B. BEVILL. General Passenger Agent, Roanoke, Va.

A. & O. R. R. CO. TIME TABLE TO TAKE EFFECT 12:01 A. M. TUESDAY, NOVEMBER 3, 1801. WEST BOUND. First Class. No. 8. No. 1. No. 2. No. . Passenger.
Dally, Except
Sunday.
Passenger.
Dally, STATIONS.

Ly. Bristol.

Waiker's Mountain.
Benkam's.
Phillip's Switch.
Abram's Fails.
Mendota.
Mace Springs.
Hilton's.
Nottingham's.
Moccasin Gap.
Gate City.
Marble Quarry.
Big Cut.
Spear's Ferry.
Tate's Switch.
Clinchport.
Natural Tunnel.
Horton's Summit.
Defield.
Wiseley's.
Waid's Mill.
Wild Cat Summit.
East Big Stone Gap.
Ar. Big Stone Gap. 9.m. 8 m. 2.10 8.00 Lvt 2.27 8.17 2.38 8.95 2.83 8.43 2.87 8.47 3.13 8.53 3.19 9.09 3.31 9.21 3.39 9.29 3.45 9.35 3.50 9.40 4.00 9.50 4.10 10.00 4.25 10.15 4.28 10.18 4.34 10.24 4.51 10.41 4.51 10.41 4.51 10.41 5.54 10.54 5.54 10.54 5.54 10.54 5.54 10.54 5.55 10.55 5.56 10.54 5.57 10.41 5.58 10.48 5.51 10.54 5.57 10.54

p.m. noon D. H. CONKLIN, C. L. BUNTING, General Superintendent. G. P. A.

ROANOKE STREET RAILWAY

BALEM DUMMY LINE.

EAST.
Lv. Salem. Ar. Roanoke Lv. Roanoke. Ar. Salem. 6:15 a m. 6:45 a.m. 7:15 a.m. 7:45 a.m. 8:00 a.m. 8:30 a.m. 8:45 a.m. 9:15 a.m. 9:30 a.m. 10:00 a.m. 10:15 a.m. 10:45 a.m. 1:00 p.m. 1:30 p.m. 11:45 p.m. 10:15 p.m. 1:00 p.m. 1:30 p.m. 11:45 p.m. 1:45 p.m. 12:30 p.m. 1:00 p.m. 1:15 p.m. 1:45 p.m. 2:00 p.m. 2:30 p.m. 2:45 p.m. 3:15 p.m. 3:30 p.m. 4:00 p.m. 4:15 p.m. 4:45 p.m. 5:15 p.m. 5:45 p.m. 6:15 p.m. 6:45 p.m. 7:15 p.m. 7:45 p.m. 9:45 p.m. 10:15 p.m. N. B .- Theater nights last train leaves

Roancke at 10:45; arrives Salem 11:15 p. m. Sundays, the first run is omitted. Trains leaving Roancke at 8:45 a. m. and 4:15 p. m. on Salem dummy line will have baggage car attached for carrying drummers' trunks, general baggage and merchandise, beginning May 25.

VINTON ELECTRIC LINE. Leave Roanoke.

6:00 a.m.10:40 a.m. 3:20 p.m. 7:20 p. m. 6:40 a.m. 11:20 a.m. 4:00 p.m. 8:00 p.m. 7:20 a.m. 12:00 m. 4:40 p.m. 8:40 p.m. 8:00 a.m. 12:40 p.m. 5:20 p.m. 9:30 p.m. 8:40 a.m. 1:20 p.m. 6:00 p.m. 10:00 p.m. 9:20 a.m. 2:00 p.m. 6:40 p.m. 10:40 p.m. 10:00 a.m. 3:40 p.m. W.F. CARR, General Manager.

*6 ROANOKE STICKERS."

1, 100.....\$.50 10,000.....\$ 3,76 3, 100.....1,25 55,000.......\$ 8,51 5,100.....2,00 [0,000......\$5,3)

Fuck them on your letters.

Stick them everywhere and help ad-

They are the same as the "cars" on the first page of THE TIMES.

H. E. BAKER, CASHIER. SECRETARY.

the most successful business enter-prises conducted by Afro-Americans. "The history of the organization and development of this business enterprise is not entirely free from some of the essential features of a romance. Rorn into an almost abject poverty, and grow

when a set of men who have had absowhen a set or men who have had acceptable to be a considered in successfully conducting a bank, and who are lacking in the essential resources of means and credit, undertake to put in operation a business enter-prise under the pretentious name of a bank surely the difficulties in the way of their success would appear well-nigh insurmountable. But such was just the uniavorable condition under which this present enterprise had its birth. One point alone stood out prominently as a hopeful indication in organizing this enterprise, and that was the growing

necessity for its existence.

"Here we were, a people strong in numbers, advancing rapidly in every

the library of H. P. Montgomery's residence in this city and discussed the project of opening a bank. They carefully weighed the arguments for and against it, and, being filled with a purpose to do something, they decided them and there to do it. One of the then and there to do it. One of the number present happened to know of a suitable place that could be secured at once for our business. We agreed to rent the place, and we assessed ourselves for money enough on the spot to pay a month's rent in advance. We had a place then, but no business. We hadn't a single dollar of stock sold or subscribed for, no deposits, no books, no tender of eash from any source, no offices, no elerks—in short, no anything but one month's rent and one pear's pluck. A few meetings followed in quick succession, and on Wednesday morning, October 17, 1888, the door of

"In some business circles our courage

hour. "A bank with a colored president, colsome. 'Foolish,' said some others. But



"What we have accomplished in these brief years has been accomplished in the face of greater opposition than tion, we confidently look forward to greater success in the future."

yet been given credit for.

Besides the Capital savings bank